

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
REVOCATION AND APPOINTMENT OF POWER OF ATTORNEY**

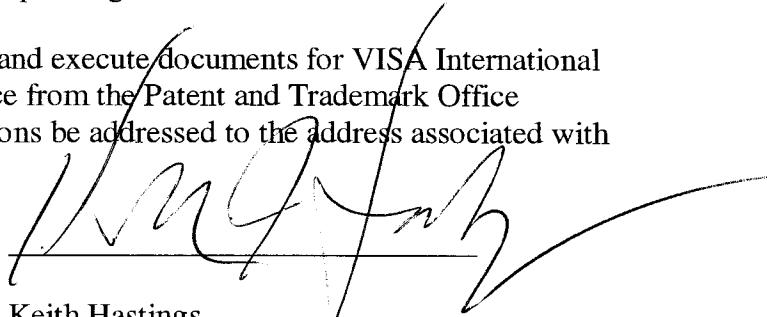
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The undersigned VISA International Service Association, who is the assignee of the entire right, title, and interest of all patent applications identified in schedule A attached hereto, hereby revokes any and all Powers of Attorney heretofore granted in connection with the patent applications identified in Schedule A attached hereto, and appoints Joseph Melnik (48,741), Jamison Lynch (41,168), Victoria Friedman (58,853), Joseph Mahoney (38,956), Lawrence Pope (26,791), Vera Nackovic (59,388), Clifford Maier (59,526), Michael Molano (39,777), Deborah Schavey Ruff (33,770), and William Healey (36, 160), all of the firm Mayer, Brown, Row, and Maw LLP, and all of the other attorneys associated with customer no. 26565, located at 71 S. Wacker Drive, Chicago, Illinois 60616, as its attorneys, with full power of substitution and revocation, to prosecute each matter, to transact all business in the Patent and Trademark Office in connection therewith, to receive all documents from the Patent and Trademark Office

Pursuant to 37 C.F.R. 3.73(b), the undersigned establishes that VISA International Service Association is the assignee for the patent applications identified in Schedule A, as evidenced by the assignment records of the Office located at the corresponding reel/frame numbers in Schedule A.

Further, the undersigned, who is authorized to sign and execute documents for VISA International Service Association, requests that all correspondence from the Patent and Trademark Office concerning these issued patents and patent applications be addressed to the address associated with customer number 26565.

By: 

Name: Keith Hastings

Title: Senior Vice President and Senior Counsel

Date: September 5, 2007

SCHEDULE A

TITLE	APPLICATION NO.	PUBLICATION/PATENT NUMBER	REEL/FRAME TO VERIFY ASSIGNMENT
System And Method For Authorizing Transactions	10/844293	2004-0210519	015045/0537
Method And System For Performing Two Factor Mutual Authentication	11/201554	2007-0037552	016916/0199
Method And Systems For Securely Exchanging Data In An Electronic Transaction	10/870511	2004-0268127	015059/0118
Method And System For Generating A Dynamic Verification Value	10/642878	2005-0043997	014787/0625
Methods And System For Performing Data Exchanges Related To Financial Transactions Over A Public Network	11/040363	2006-0167818	016223/0938
System And Method For Managing Electronic Data Transfer Applications	10/826092	7,152,782	018486/0225
Methods For Performing Transactions In A Wireless Environment	10/628702	2004-0068472	014706/0091
Contactless Activation Systems And Methods	11/424357	2006-0283960	017797/0463
Creating And Storing One Or More Digital Certificates Assigned To Subscriber For Efficient Access Using A Chip Card	11/044882	2005-0154877	016365/0218
Method For Conducting Financial Transactions Utilizing Infrared Data Communications	10/439625	2004-0015451	015143/0561
System and Method for Managing Electronic Data Transfer	11/612762		018486/0225